CLAIMS

What is claimed is:

5   1.   A method for managing portfolio risk on a computer system, comprising:

storing a plurality of parameters associated with an investment instrument on a computer-readable medium, the parameters including an identifier, a market price, a stop-

10   loss price, and a number of shares or contracts;

storing an equity value associated with a portfolio;

determining a point risk value, the point risk value comprising an intermediate value multiplied by the number of shares or contracts, the intermediate value comprising

15   the market price minus the stop-loss price for a long transaction or the market price plus the stop-loss price for a short transaction;

determining a number of shares or contracts associated with the point risk value for a selected size risk value,

20   the number determined by multiplying the selected size risk value by the equity value and dividing by the point risk value;

repeating the step of determining a number of shares or contracts for a plurality of selected size risk values;

25   and

displaying a plurality of risk scenarios corresponding to the plurality of selected size risk values, the displaying step including displaying the number of shares or contracts corresponding to each of the plurality of size

30   risk values.

2.   The method of claim 1, further comprising:

determining a market value associated with each of the plurality of risk scenarios and

displaying the market values.

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3.   The method of claim 1, further comprising:

storing the plurality of parameters associated with a plurality of investment instruments;

storing a total equity value for the portfolio;

10   determining for each investment instrument a risk value, the risk value comprising an intermediate value of the market price minus the stop-loss price for a long transaction or the market price plus the stop-loss price for a short transaction, the intermediate value multiplied

15   by the number of shares or contracts associated with each investment instrument;

determining a sum of risk values of the plurality of investment instruments, the sum comprising a planned risk value;

20   determining the equity value by subtracting the planned risk value from the total equity value for the portfolio; and

displaying the equity value.

25   4.   The method of claim 1, further comprising:

determining a ratio of the planned risk value to the total equity value; and

displaying the ratio.

30   5.   The method of claim 1, further comprising:

storing a user's buying power value; and

displaying the user's buying power value.

6.   The method of claim 5, further comprising:

determining a plurality of market values, each market
value associated with each of the plurality of risk
scenarios; and

displaying a plurality of new buying power values,
each new buying power value corresponding to the user's
buying power minus each of the plurality of market values.

7.   The method of claim 1, further comprising:

storing a commission and a skid associated with the
investment; and

in the step of determining the point risk, the
intermediate value comprises the market price minus the
stop-loss price plus the commission plus the skid for a
long transaction, or the intermediate value comprises the
market price plus the stop-loss price minus the commission
minus the skid for a short transaction.

8.   The method of claim 1, wherein the investment
instruments includes stocks, mutual funds, options,
futures, futures options, bonds, or mortgages.

9.   The method of claim 1, wherein the computer system
comprises a client/server computer system.

10.   A system for managing investment portfolio risk on a
computer system, comprising:

at least one processor;

at least one memory, the memory containing a plurality of parameters associated with an investment instrument on a computer-readable medium, the parameters including an identifier, a market price, a stop-loss price, a number of

5 shares or contracts, and an equity value associated with a portfolio; and

a utility executable by the at least one processor and operable to:

determine a point risk value, the point risk
10 value comprising an intermediate value multiplied by the number of shares or contracts, the intermediate value comprising the market price minus the stop-loss price for a long transaction or the market price plus the stop-loss price for a short transaction,

15 determine a ' number of shares or contracts associated with the point risk value for a selected size risk value, the number determined by multiplying the selected size risk value by the equity value and dividing by the point risk value,

20 repeat the step of determining a number of shares or contracts for a plurality of selected size risk values, and

display a plurality of risk scenarios corresponding to the plurality of selected size risk
25 values, the displaying step including displaying the number of shares or contracts corresponding to each of the plurality of size risk values.

11. The system of claim 10, wherein the utility is further
30 operable to determine a market value associated with each

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of the plurality of risk scenarios and display the market
values.

12. The system method of claim 10, wherein further
comprising:

the memory further contains the plurality of
parameters associated with a plurality of investment
instruments and a total equity value for the portfolio; and

the utility is further operable to:

determine for each investment instrument a risk
value, the risk value comprising an intermediate value
of the market price minus the stop-loss price for a
long transaction or the market price plus the stop-
loss price for a short transaction, the intermediate
value multiplied by the number of shares or contracts
associated with each investment instrument,

determine a sum of risk values of the plurality
of investment instruments, the sum comprising a
planned risk value,

determine the equity value by subtracting the
planned risk value from the total equity value for the
portfolio, and

display the equity value.

13. The system of claim 10, wherein the utility is further
operable to determine a ratio of the planned risk value to
the total equity value and display the ratio.

14. The system of claim 10, wherein:

the memory further contains a user's buying power
value; and

the utility is further operable to display the user's buying power value.

15. The system method of claim 14, wherein the utility is further operable to:

determine a plurality of market values, each market value associated with each of the plurality of risk scenarios; and

display a plurality of new buying power values, each new buying power value corresponding to the user's buying power minus each of the plurality of market values.

16. The system of claim 10, wherein:

the memory contains a commission and a skid associated with the investment; and

the utility is operable to determine the point risk, the intermediate value comprising the market price minus the stop-loss price plus the commission plus the skid for a long transaction, or the intermediate value comprises the market price plus the stop-loss price minus the commission minus the skid for a short transaction.

17. The system of claim 10, wherein the investment instruments includes stocks, mutual funds, options, futures, futures options, bonds, or mortgages.

18. The system of claim 10, wherein the computer system comprises a client/server computer system.

19. A computer program product including a computer readable medium, said computer readable medium having a computer program stored thereon, said program comprising:

program code for storing the plurality of parameters associated with a plurality of investment instruments;

program code for storing a total equity value for the portfolio;

program code for determining for each investment instrument a risk value, the risk value comprising an intermediate value of the market price minus the stop-loss price for a long transaction or the market price plus the stop-loss price for a short transaction, the intermediate value multiplied by the number of shares or contracts associated with each investment instrument;

program code for determining a sum of risk values of the plurality of investment instruments, the sum comprising a planned risk value;

program code for determining the equity value by subtracting the planned risk value from the total equity value for the portfolio; and

program code for displaying the equity value.

20. A system for managing portfolio risk on a computer system, comprising:

means for storing the plurality of parameters associated with a plurality of investment instruments;

program code for storing a total equity value for the portfolio;

means for determining for each investment instrument a risk value, the risk value comprising an intermediate value of the market price minus the stop-loss price for a long

transaction or the market price plus the stop-loss price
for a short transaction, the intermediate value multiplied
by the number of shares or contracts associated with each
investment instrument;

5   means for determining a sum of risk values of the
plurality of investment instruments, the sum comprising a
planned risk value;

means for determining the equity value by subtracting
the planned risk value from the total equity value for the
10   portfolio; and

means for displaying the equity value.

21. A computer data signal embodied in a carrier wave,
said computer data signal including a computer program,
15   said computer program comprising:

program code for storing the plurality of parameters
associated with a plurality of investment instruments;

program code for storing a total equity value for the
portfolio;

20   program code for determining for each investment
instrument a risk value, the risk value comprising an
intermediate value of the market price minus the stop-loss
price for a long transaction or the market price plus the
stop-loss price for a short transaction, the intermediate
25   value multiplied by the number of shares or contracts
associated with each investment instrument;

program code for determining a sum of risk values of
the plurality of investment instruments, the sum comprising
a planned risk value;

program code for determining the equity value by subtracting the planned risk value from the total equity value for the portfolio; and

program code for displaying the equity value.

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